

Plan overview

When it comes to insurance protection, everyone’s needs are different. Yet no matter where you are in life, you need a cost-effective way to protect your financial security. Part of that protection can be provided through the Texas Employees Group Benefits Program life insurance benefits.

Your basic term life insurance benefit provides a foundation

ERS automatically provides active eligible employees who are enrolled in a Group Benefits Program health plan with \$5,000 of Basic Term Life Insurance and \$5,000 of Accidental Death & Dismemberment coverage (AD&D).

Your optional term life insurance benefit gives you an opportunity

This insurance coverage provides you with additional protection to help secure the future for those who depend on you. Optional Term Life and AD&D Insurance lets you decide how much coverage you need. You pay the cost of this coverage and may purchase one of the following elections:

Election 1	One times your annual salary of optional term life insurance with AD&D
Election 2	Two times your annual salary of optional term life insurance with AD&D
Election 3	Three times your annual salary of optional term life insurance with AD&D
Election 4	Four times your annual salary of optional term life insurance with AD&D

When you decide to purchase optional insurance, you’ve already taken a very important step toward helping to protect your family’s future. It’s an excellent way to enhance your family’s overall financial security.

Coverage for your family

If you are an active employee, you may elect to cover your eligible spouse and eligible dependent children with Dependent Term Life Insurance. You pay the cost of this coverage. You also pay the cost for anyone who is eligible and covered for:

- \$5,000 Dependent Term Life Insurance; and
- \$5,000 Accidental Death & Dismemberment

Eligible dependent children are from live birth to age 26, unmarried. Dependent child coverage can be extended for a disabled child.

Note that you may not be covered as a State of Texas employee and as a dependent of a State of Texas employee.

Get up to two times your annual salary without providing Life Evidence of Insurability (EOI)

During your initial eligibility period (your first 31 days of employment), you may choose Election 1 or Election 2 without answering questions about your health. You will need to provide EOI for life insurance coverage elections 3 or 4. We may require a paramedical exam. All Dependent coverage is guaranteed without answering health questions as long as the coverage is elected during initial eligibility.

After your initial eligibility period, you must wait for your next annual enrollment period or have a qualifying life event (QLE) to make changes to your coverage. You can then apply for Dependent Term Life Insurance for your eligible dependents with EOI. You can also apply to increase your Optional Term Life coverage with EOI.

Voluntary Accidental Death & Dismemberment (Voluntary AD&D)

You may elect Voluntary AD&D coverage for yourself (employee only) or for yourself and your eligible dependents (employee and family). EOI is never required when you elect Voluntary AD&D.

Employee only coverage amounts are based on your age at the time you apply as follows:

Under age 70	\$10,000 to \$200,000 in multiples of \$5,000
Ages 70 - 74	\$6,500 to \$130,000 in multiples of \$3,250
Ages 75 - 79	\$4,000 to \$80,000 in multiples of \$2,000
Ages 80 - 84	\$2,500 to \$50,000 in multiples of \$1,250
Ages 85 - 89	\$1,500 to \$30,000 in multiples of \$750
Ages 90 and over	\$1,000 to \$20,000 in multiples of \$500

Employee and family coverage amounts for the employees match those under the Employee only coverage choices, and your eligible dependents' amounts of coverage will be:

Eligible spouse	50% of your coverage election
Eligible child(ren) with no eligible spouse	10% of your coverage election
Eligible child(ren) with an eligible spouse	5% of your coverage election

When will coverage be effective for eligible employees?

For Optional Term Life Insurance

You can enroll in Election 1 or 2 of within 31 days of your hire date. If you enroll on your date of hire, your coverage will begin on that date. If you enroll after your hire date, but within 31 days of hire, the coverage begins the first of the next month. You can apply through EOI for Election 3 or 4 within 31 days of your date of hire, after a qualifying life event, or during Annual Enrollment.

For Voluntary AD&D

You can enroll in AD&D within 31 days of your hire date. If you enroll on your date of hire, your coverage will begin on that date. If you enroll after your hire date, but within 31 days of hire, the coverage begins the first of the next month. EOI is not required.

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